



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(C)

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Order Filed on February 21,
2018 by Clerk U.S. Bankruptcy
Court District of New Jersey

In Re:

ROBERT M. MORACE,
Debtor.

Case No.: 17-27250

Adv. No.:

Hearing Date:

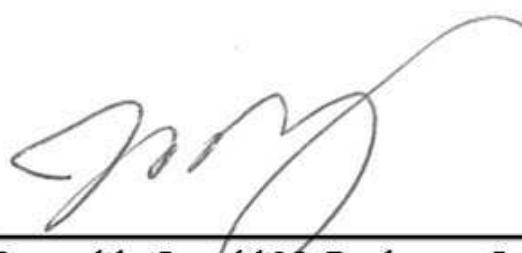
Judge: Jerrold N. Poslusny

**ORDER AUTHORIZING DEBTOR TO OBTAIN
MORTGAGE LOAN MODIFICATION**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby

ORDERED.

DATED: February 21, 2018


Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Robert M. Morace

Case No: 17-27250 (JNP)

Caption of Order: Order Authorizing Debtor to Obtain Mortgage Loan Modification

Upon consideration of Debtor's Motion for an Order to Authorize Debtor to Obtain a Mortgage Loan Modification, it is hereby

ORDERED

1. Approval is granted to Debtor to Obtain a Loan Modification through DiTech Financial, LLC.
2. Debtor will, through his attorney, Amend Schedule J and file a Modified Plan, if necessary, within ten (10) days of the execution of the within Order.
3. In the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall amend the arrearage portion of its proof of claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification;
4. The Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of loan modification and all money that would otherwise be paid to secured creditor be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the secured creditor that the modification was not consummated.
5. In the event the modification is not consummated, the secured creditor shall notify the Trustee and debtor's attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor.

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Debtor: Robert M. Morace

Case No: 17-27250 (JNP)

Caption of Order: Order Authorizing Debtor to Obtain Mortgage Loan Modification

6. Communication and/or negotiations between debtor and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.

7. Debtor to provide an executed copy of the Loan Agreement within ten (10) days of closing.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Robert M. Morace
 Debtor

Case No. 17-27250-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Feb 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2018.

db +Robert M. Morace, 413 Eryn Road, Wenonah, NJ 08090-1609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2018 at the address(es) listed below:

Anthony Landolfi on behalf of Debtor Robert M. Morace anthony@landolfilaw.com,
 kathy@landolfilaw.com
 Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 George C. Greatrex, Jr. on behalf of Creditor Lakes at Bankbridge Homeowners Association,
 Inc. ggreatrex@sgglawfirm.com, kmuchler@verizon.net
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
 summarymail@standingtrustee.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
 John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,
 mortoncraigecf@gmail.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7